

INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number		
				Filing Date		Oct. 19, 1999
				First Named Inventor		Shad Hedy
				Group Art Unit		
				Examiner Name		
Sheet	1	of	3	Attorney Docket Number		ABC0105.005 3621

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent Document Number		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known)			
P/W ↓		5,884,285		Atkins	03/16/1999	
		5,878,403		DeFrancesco et al.	03/02/1999	
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		5,857,191		Blackwell, Jr. et al.	01/05/1999	
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Examiner Initials	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office	Number	Kind Code (if known)				
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Examiner Signature	<i>Shad Hedy</i>	Date Considered	5/9/02
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Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
P.B.		GO NETWORK, "GO Network: Credit reports," < <a href="http://www.go.com/WebDir/Money/Investing/Real_e.../Credit_reports?lk=noframes&amp;svx=relate">http://www.go.com/WebDir/Money/Investing/Real_e.../Credit_reports?lk=noframes&amp;svx=relate</a> >, viewed June 3, 1999	
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		EQUIFAX, "What about Online Security?," < <a href="http://www.equifax.com/consumer/faqs/credit/security.html">http://www.equifax.com/consumer/faqs/credit/security.html</a> >, viewed June 3, 1999	
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				Examiner Name	
Sheet	3	of	3	Attorney Docket Number	ABC0105.006 3624

<b>OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
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